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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Richard	
	Write the name that is on	First name	First name
	your government-issued	A Middle name	Middle name
	picture identification (for example, your driver's	Tate	
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years	Middle name	Middle name
	Include your married or maiden names.		
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- <u>1664</u>	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Richard First Name	A Late Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		5150 S Luna Ave Number Street	Number Street
		Chicago Illinois 60638 City State Zip Code	City State Zip Code
		Cook	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
_		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Richard	Α	Tate	Case number (if known)	
First Name	Middle Name	Last Name		
Part 2: Tell the Court A	About Your Bankruptcy Ca	se		
 The chapter of the Bankruptcy Code you are choosing to file under 		lescription of each, see <i>Notice Req</i>		
8. How you will pay the fee	more details about he cashier's check, or no may pay with a cred I need to pay the fee Individuals to Pay he judge may, but is not the official poverty leading to possible to possible the options this options.	how you may pay. Typically, if you money order. If your attorney is so lit card or check with a pre-printer of the in installments. If you choose your Filing Fee in Installments (Compared to the waived (You may request not required to, waive your fee, and line that applies to your family significant.	ou are paying the fee submitting your payred address. e this option, sign an Official Form 103A). this option only if your may do so only if you are unab	clerk's office in your local court for a yourself, you may pay with cash, ment on your behalf, your attorney and attach the <i>Application for</i> ou are filing for Chapter 7. By law, a your income is less than 150% of alle to pay the fee in installments). If thapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	No. Yes. District District District	When When When	MM / DD / YYYY MM / DD / YYYYY Case	e numbere numbere
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District	<u>W</u> hen <u>W</u> hen	Cas MM / DD / YYYY Rela	ationship to you e number, if known ationship to you e number, if known
11. Do you rent your residence?	✓ No. Go to l	rd obtained an eviction judgment a line 12. t <i>Initial Statement About an Eviction</i> ankruptcy petition.		arphi (Form 101A) and file it with

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Debtor 1 Richard Tate __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Richard	A Middle Nove	late	Case number (if known)	
Part 6: First Name Answer These Que	Middle Name estions for Reporting Purp	Last Name OSeS		
16. What kind of debts do you have?	16a. Are your debts prima "incurred by an indivi No. Go to line 16 ✓ Yes. Go to line 17 16b. Are your debts prima money for a business No. Go to line 16 ✓ Yes. Go to line 17	arily consumer debts? Conidual primarily for a personal b. 7. arily business debts? Busines or investment or through the c.	nsumer debts are defined in al, family, or household purpointes debts are debts that you he operation of the business sumer debts or business debts	ose." u incurred to obtain s or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid t	apter 7. Do you estimate that a	after any exempt property is exdistribute to unsecured creditor	cluded and administrative s?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,00 ☐ 10,001-25,0	0 50,	001-50,000 001-100,000 re than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million		-\$50 million	00,000,001-\$1 billion 000,000,001-\$10 billion 0,000,000,001-\$50 billion re than \$50 billion
20. How much do you estimate your liabilities to be?		—	-\$50 million	00,000,001-\$1 billion 000,000,001-\$10 billion 0,000,000,001-\$50 billion are than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to file under of title 11, United States Counder Chapter 7. If no attorney represents mout this document, I have countered in accordance.	er Chapter 7, I am aware tha lode. I understand the relief he and I did not pay or agree obtained and read the notice ce with the chapter of title 1	alty of perjury that the informat I may proceed, if eligible, under each chapter to pay someone who is not e required by 11 U.S.C. § 34:1, United States Code, specty, or obtaining money or	an attorney to help me fill 2(b).
	connection with a bankrup both. 18 U.S.C. §§ 152, 13	tcy case can result in fines o	up to \$250,000, or imprison	
	/s/ Richard Tate Signature of Debtor 1		Signature of Debtor 2	
	Executed on 1/8/20	018 1 / DD / YYYY	Executed on	M / DD / YYYY

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Debtor 1 Richard	Α	Tate	Case number (if known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12, or	13 of title 11, Unite	have informed the debtor(s) about ed States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 342	(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the info	rmation in the sche	dules filed with the petition is incorrect.
attorney, you do not	4 -	. ,		·
need to file this page.	/s/ Alicia Haro		Date	1/8/2018
	Signature of Attorney	for Debtor		MM / DD / YYYY
	Alicia Haro			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		llinois	60643
	City	\$	State	Zip Code
	On wheat who are			
	Contact phone		Email address	aharo@semradlaw.com
	Bar number		State	
	Dai Hamboi		Otate	

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Fill in this information to identify your case:								
Debtor 1	Richard	Α	Tate					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois					
			(State)					
Case number (If known)								

	Check if	this	is	an
_	amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	40.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$5,175.00
1c. Copy line 63, Total of all property on Schedule A/B	\$5,175.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
s. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$46,933.00
Your total liabilities	\$46,933.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$800.12
5. Schedule J: Your Expenses (Official Form 106J)	# 050.00
	\$650.00

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Deb	otor 1 Richard	Α	Tate	Case number (if known)	
	First Name	Middle Name	Last Name		
Part	4: Answer These Qu	estions for Administrat	tive and Statistical Records	S	
6. A	Are you filing for bankrupt	cy under Chapters 7, 11, o	or 13?		
[No. You have nothing t	o report on this part of the fo	orm. Check this box and submit the	nis form to the court with your other so	hedules.
	✓ Yes.				
7. V	What kind of debt do you h	ave?			
[umer debts are those incurred by a Fill out lines 8-10 for statistical pur	an individual primarily for a personal, rposes. 28 U.S.C. § 159.	
[marily consumer debts. You ith your other schedules.	ou have nothing to report on this	part of the form. Check this box and su	ıbmit
		our Current Monthly Incom Form 122B Line 11; OR, Fo	ne: Copy your total current month orm 122C-1 Line 14.	ly income from Official	\$800.12
9.	Copy the following spec	al categories of claims fro	om Part 4, line 6 of Schedule E/	F:	
	From Part 4 on Schedule	e E/F, copy the following:		Total claim	
	9a. Domestic support obli	gations (Copy line 6a.)		\$0.00	
	9b. Taxes and certain other	er debts you owe the govern	ment. (Copy line 6b.)	\$0.00	
	9c. Claims for death or pe	rsonal injury while you were	intoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy	ine 6f.)		\$6,167.00	
	9e. Obligations arising out		or divorce that you did not report a	\$0.00	
	9f. Debts to pension or pr	ofit-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00	

\$6,167.00

9g. Total. Add lines 9a through 9f.

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information to identify Richard	your case:			
Diobord				
	A Middle Nove	Tate		
First Name	Middle Name	Last Name		
iling) First Name	Middle Name	Last Name		
ates Bankruptcy Court fo	or the: Northern	District of Illinois (State)		
nber				
al Form 106A/	<u>B</u>			Check if this is an amended filing
dule A/B: Pr	operty			12/
where you think it fits le for supplying correct r name and case numb Describe Each Res	best. Be as complete and ac t information. If more space er (if known). Answer every o idence, Building, Land, o	curate as possible. If two married people is needed, attach a separate sheet to th question. r Other Real Estate You Own or Ha	e are filing together, both are e is form. On the top of any addit we an Interest In	qually
No. Go to Part 2		3 , ,		
	ole, or other description	at is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home		claims on <i>Schedule D:</i>
Number Street City Stat		Land Investment property Timeshare Other	Describe the nature of you interest (such as fee simpl the entireties, or a life est	le, tenancy by
	one	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another ter information you wish to add about this	Check if this is common (see instructions)	unity property
own or have more than	one, list here:			
Street address, if availa	ole, or other description	Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	the amount of any secured of Creditors Who Have Claims of Current value of the Cur	claims on <i>Schedule D:</i>
Number Street City Stat		Investment property Timeshare Other	Describe the nature of you interest (such as fee simpl the entireties, or a life est	le, tenancy by
, Old	Who one		Check if this is common (see instructions)	unity property
	ates Bankruptcy Court for hiber al Form 106A/ dule A/B: Property of the prope	ates Bankruptcy Court for the: Northern Northern	ates Bankruptcy Court for the: Northern	als Bankuptoy Court for the: Northern

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btor 1 Richa		Α	Tate	_ Case number	(if known)	
First N	lame	Middle Name	Last Name			
Street add	dress, if available, or ot		What is the property? Check all that ap Single-family home	pply.	the amount of any secu	claims or exemptions. Pu red claims on <i>Schedule L</i> ims Secured by Property.
	aress, ii available, or or	irei description	Duplex or multi-unit building Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?
Number City	Street State	Zip Code	Manufactured or mobile home Land Investment property Timeshare Other	-	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
			Who has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anot	ther	(see instructions)	mmunity property
			Other information you wish to add at property identification number:	out this item,	such as local	
own, lead own that so ars, vans, true		equitable interes	st in any vehicles, whether they are real also report it on Schedule G: Executory rcycles	-	-	
Yes 3.1 Make Mod	lel:	Honda Civic	Who has an interest in the proper one.	erty? Check	the amount of any secu	claims or exemptions. Fured claims on Schedule
Othe	: roximate mileage: er information: 7 Honda Civic	1997 70000	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	another	Current value of the entire property?	Current value of the portion you own?
			Check if this is community p	roperty (see		
3.2 Make Mod Year	lel:	Honda CRV EX 2002	Who has an interest in the proper one. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. I ured claims on <i>Schedule</i> aims Secured by Proper
Othe	roximate mileage: er information: 2 Honda CRV EX	187000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	another	Current value of the entire property? \$1325.00	Current value of the portion you own? \$1325.00
			Check if this is community p	roperty (see		

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F				Case number		
	First Name	Middle Name	Last Name			
	Make		Who has an interest in the propert	y? Check		claims or exemptions. Po
	Model:		one.			red claims on <i>Schedule</i> aims Secured by Property
	Year:		Debtor 1 only		Creditors virio mave Cia	airis securea by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and ar	nother		·
			Check if this is community pro	perty (see		
			instructions)			
3.4	Make		Who has an interest in the propert	y? Check	Do not deduct secured	claims or exemptions. Pr
	Model:		one.		,	ired claims on Schedule
	Year:		Debtor 1 only		Creditors Who Have Cla	aims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and ar	nother		
			Check if this is community pro	perty (see		
			instructions)			
Exam			ner recreational vehicles, other vehicle ft, fishing vessels, snowmobiles, motorcy			
Exam N 1	nples: Boats, trailers, motor No Yes Make		ner recreational vehicles, other vehicle ft, fishing vessels, snowmobiles, motorcy Who has an interest in the propert	cle accessorie	Do not deduct secured	claims or exemptions. Pr
Exam N 1 Y 4.1	nples: Boats, trailers, motor No Yes		who has an interest in the propert	cle accessorie	Do not deduct secured the amount of any secu	claims or exemptions. Poured claims on Schedule naims Secured by Property
Exam N 1 Y 4.1	nples: Boats, trailers, motor No Yes Make Model:		who has an interest in the propert one. Debtor 1 only	cle accessorie	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule aims Secured by Property
Exam N 1 Y 4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the propert one. Debtor 1 only Debtor 2 only	cle accessorie	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property Current value of the
Exam N 1 Y 4.1	nples: Boats, trailers, motor No Yes Make Model: Year:		who has an interest in the propert one. Debtor 1 only Debtor 1 and Debtor 2 only	cle accessorie	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule aims Secured by Property
Exam N 1 Y 4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the propert one. Debtor 1 only Debtor 2 only At least one of the debtors and ar	cle accessorie y? Check nother	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property Current value of the
Exam N 1 Y 4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the propert one. Debtor 1 only Debtor 1 and Debtor 2 only	cle accessorie y? Check nother	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property Current value of the
Exam V N 1 4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the propert one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar Check if this is community pro	cle accessorie y? Check nother perty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property Current value of the
Exam N 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		who has an interest in the propert one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar instructions)	cle accessorie y? Check nother perty (see	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secured.	claims or Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule
Exam V N 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the property one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar instructions) Who has an interest in the property one.	cle accessorie y? Check nother perty (see	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule aims Secured by Property Current value of the portion you own? claims or exemptions. Po
Exam V N 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		who has an interest in the property one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar Check if this is community propinstructions) Who has an interest in the property one.	cle accessorie y? Check nother perty (see	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secured.	claims or Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule
4.1 4.2	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the propert one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar Check if this is community projections. Who has an interest in the propert one. Debtor 1 only	cle accessorie y? Check nother perty (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule aims Secured by Property Current value of the portion you own? claims or exemptions. Property aims Secured by Property
4.1 4.2	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the propert one. Debtor 1 only Debtor 2 only At least one of the debtors and ar Check if this is community propert instructions) Who has an interest in the propert one. Debtor 2 only Debtor 3 only The check of the debtors and ar Check of this is community propert one. Debtor 1 only Debtor 2 only Debtor 2 only	y? Check nother perty (see y? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule aims Secured by Property Current value of the portion you own? claims or exemptions. Property ared claims on Schedule aims Secured by Property Current value of the
4.1 4.2	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the propert one. Debtor 1 only Debtor 2 only At least one of the debtors and ar Check if this is community projinstructions) Who has an interest in the propert one. Debtor 1 and Debtor 2 only Debtor 2 only instructions) Who has an interest in the propert one. Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only	cle accessorie y? Check nother perty (see y? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule aims Secured by Property Current value of the portion you own? claims or exemptions. Property ared claims on Schedule aims Secured by Property Current value of the

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De	ebtor 1	Richard First Name	A Middle Name	Tate Last Name	Case number (if known)	
Pa	rt 3:	Describe Y	our Personal and Household			
D	o you	own or have	e any legal or equitable inte	rest in any of the follow	ing items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
		_	and furnishings liances, furniture, linens, china, kito	chenware		
<u>✓</u>		Describe	Living Room Set, Dining Room Se	et, Bedroom Set		\$600.00
		tronics les: Televisions	s and radios; audio, video, stereo,	and digital equipment; compu	uters, printers, scanners; music	1
✓	Yes. [Describe	TVs, Cell Phone, Laptop, Tablet			\$1000.00
	Examp		ue und figurines; paintings, prints, or o in, or baseball card collections; oth			
	No Yes. [Describe				
		les: Sports, ph	rts and hobbies otographic, exercise, and other ho s; carpentry tools; musical instrum		ol tables, golf clubs, skis; canoes	
✓	No	•				
	Yes. [Describe				
	0. Fire Examp		es, shotguns, ammunition, and re	lated equipment		1
✓	No					-
	Yes. [Describe				
	1. Clo Examp		clothes, furs, leather coats, designe	er wear, shoes, accessories		
	No					
✓	Yes. [Describe	Used Clothing			\$300.00
		-	ewelry, costume jewelry, engagem r	ent rings, wedding rings, heir	loom jewelry, watches, gems,	
범	No Yes. [Describe]
ш						
		n-farm animals bles: Dogs, cats	s, birds, horses			
✓	No					
	Yes. [Describe				
_	_	other person	al and household items you did	not already list, including a	any health aids you did not list	1
뇓	No Voc 1	Describo				1
Ш	res. L	Describe				
			lue of all of your entries from Pa number here	art 3, including any entries	for pages you have attached	\$1900.00

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Debt	or 1 Richard First Name	A Middle Name	Tate Last Name	Case number (if known)	
Part 4		Financial Assets	2351.143.116		
Doy	you own or have an	y legal or equitable interes	t in any of the followin	g?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. (xamples: Money you ha	ave in your wallet, in your home, ir		n hand when you file your petition	
17.		avings, or other financial accounts nstitutions. If you have multiple ac		Cash:ares in credit unions, brokerage houses, tution, list each.	
	✓ Yes		Institution name:		
		17.1. Checking account:	Chase Checking		\$0.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks , investment accounts with broke	rage firms, money market a	accounts	
	✓ Yes	Institution or issuer name:			
		Stocks			\$325.00
		-			
19.	Non-publicly traded s an LLC, partnership,		ated and unincorporated	businesses, including an interest in	
	✓ No Yes. Give specific information about them	Name of entity		% of ownership:	
	шын				

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Deb.	tor 1 Richard First Name	A Middle Neme	late	Case number (if known)	
	First Name	Middle Name	Last Name		
20.		orate bonds and other negotial			
		include personal checks, cashiers ents are those you cannot transfe			
		ents are those you cannot transfe	i to someone by signi	ng or delivering them.	
	✓ No				
	Yes. Give specific				
	information about them	Issuer name:			
		-			
21.	Retirement or pension		thrift savings accoun	nts, or other pension or profit-sharing plans	
		1, Emor, Reagn, 40 (10, 400(b)	,, tillit savings account	ns, or other pension or pront straining plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:			
	separately.		-		. —————————————————————————————————————
		Pension plan:	-		<u> </u>
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			-
		Additional account:			
22	Security deposits and	nronaumonte	-		
22.	Your share of all unused	I deposits you have made so that	you may continue ser	vice or use from a company	
	Examples: Agreements v	with landlords, prepaid rent, public			
	companies, or others		Institution name		
	No		Institution name:		
	Yes	Electric:			-
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			_
		Prepaid rent:			_
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			·
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or f	for a number of years)	· ————
	✓ No				
	Yes	Issuer name and description:			
	—				
		-			
		-			.

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Debt	or 1 Richard First Name	A Tate Case number (if known)	
24.		an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition prograi	n.
		530(b)(1), 529A(b), and 529(b)(1).	
	No Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
			_
25.	Trusts equit	able or future interests in property (other than anything listed in line 1), and rights or powers	
20.		for your benefit	
	✓ No		
	Yes. Desc	cribe	
26	Potento con	weights trademarks trade searchs and other intellectual property	
26.		oyrights, trademarks, trade secrets, and other intellectual property ternet domain names, websites, proceeds from royalties and licensing agreements	
	✓ No		
	Yes. Desc	cribe	
07			
27.		unchises, and other general intangibles uilding permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	✓ No		_
	Yes. Desc	cribe	
Mor	ney or prope	rty owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or prope		portion you own?
	Tax refunds o	wed to you	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds of No Yes. Give:	specific information ut them, including whether	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give about your	specific information Federal:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give about you and the	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give about your and the	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the	specific information ut them, including whether already filed the returns the tax years I Local: rt et due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement.	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years It tocal: It due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlem	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about you and	specific information ut them, including whether already filed the returns the tax years rt tt due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlem specific information Alimony: Maintenance: Support: Divorce settlement:	## portion you own? Do not deduct secured claims or exemptions. ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00
28.	Tax refunds or No Yes. Give about you and	specific information ut them, including whether already filed the returns the tax years	## portion you own? Do not deduct secured claims or exemptions. ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00
28.	Tax refunds or No Yes. Give about you and	specific information If them, including whether already filed the returns the tax years	## portion you own? Do not deduct secured claims or exemptions. ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00

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Debt	tor 1 Richard	A	Tate	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance paramples: Health, disability		avings account (HSA); credit,	homeowner's, or renter's insurance	
	Yes. Name the insura of each policy and lis	ance company	mpany name:	Beneficiary:	Surrender or refund value:
32.	If you are the beneficiary property because someon No			cy, or are currently entitled to receive	
33.		rties, whether or not you l ployment disputes, insuranc	nave filed a lawsuit or made e claims, or rights to sue	e a demand for payment	
34.	Other contingent and u to set off claims No Yes. Describe	nliquidated claims of even	ry nature, including counte	rclaims of the debtor and rights	
35.	Any financial assets you No Yes. Describe	u did not already list			
36.			rt 4, including any entries t	or pages you have attached	\$325.00
Part	5: Describe Any Bus	siness-Related Proper	ty You Own or Have an	nterest In. List any real estate in Pa	ırt 1.
37.	Do you own or have any	legal or equitable interes	st in any business-related p	roperty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or	commissions you already	earned		
	No Yes. Describe				
39.			dems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ele	ectronic devices
	Yes. Describe				

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Deb	tor 1 Richard	A	Tate	Case number (if known)	
40	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you	use in business, and tools of y	our trade	
	✓ No				
	Yes. Describe				
41	Inventory				
	_				
	No				
	Yes. Describe				
42.	Interests in partnersh	ips or joint ventures			
	✓ No				
			Name of entity:	% of ownership:	
	Yes. Give specific information about				
	them				
43. (Customer lists, mailing	lists, or other compilati	ons		,
	No No				
		nclude personally identifial	ole information (as defined in 11	U.S.C. & 101(41A))?	
	Tes. Do your lists i	riolade personally lacrimal	ole information (as defined in 11	0.0.0. § 101(+1/y):	
	No				
	Yes. Desc	ribe			
44.	Any business-related	property you did not alre	eady list		
	✓ No				
	Yes. Give specific				
	information				
					_
45. A	dd the dollar value of a	all of your entries from P	art 5, including any entries fo	r pages you have attached	
for Pa	art 5. Write that number	er here			
Part	Describe Any F	arm- and Commercia	al Fishing-Related Propert	y You Own or Have an Interest In.	
Part	If you own or have ar	interest in farmland, list it in	n Part 1.	,	
46.	Do you own or have a	ny legal or equitable int	erest in any farm- or commerc	cial fishing-related property?	
		,	, , , , , , , , , , , , , , , , , , , ,		Current value of the
	No. Go to Part 7.				portion you own?
	Yes. Go to line 47.	•			Do not deduct secured claims or exemptions
47	Farm animals				or oxemptions
77.	Examples: Livestock, p	oultry, farm-raised fish			
	No No	-			
	Yes. Describe				
	L 165. Describe				

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Debto	or 1 Richard First Name	A Middle Name	Tate Last Name	Case number (if known)	
48.	Crops-either growing	or harvested			
	No Yes. Describe				
49.	Farm and fishing equi	pment, implements, machinery, fixt	ures, and tools of tra	de	
	✓ No				
	Yes. Describe				
50.	Farm and fishing supp	olies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and comme	ercial fishing-related property you d	id not already list		
	✓ No				
	Yes. Describe				
		ull of your entries from Part 6, includer here	ling any entries for pa	ages you have attached	
Part 7		pperty You Own or Have an Inte		id Not List Above	
		perty of any kind you did not alread ts, country club membership	y list?		
	✓ No				1
	Yes. Give specific information				
	imormation				
54. Ad	ld the dollar value of a	III of your entries from Part 7. Write	that number here		<u> </u>
Part 8	List the Totals of	f Each Part of this Form			
55. P	art 1: Total real estat	e, line 2		>	
56. p	art 2 total vehicles, lii	ne 5	\$2950.00		
57. P a	art 3: Total personal a	nd household items, line 15	\$1900.00		
58. P a	art 4: Total financial a	ssets, line 36	\$325.00		
59. P	art 5: Total business-ı	related property, line 45		<u></u>	
60. P	art 6: Total farm- and	fishing-related property, line 52		<u></u>	
61. P	art 7: Total other prop	perty not listed, line 54		<u> </u>	
62. T	otal personal property	. Add lines 56 through 61	\$5175.00	Copy personal property total ▶	+ \$5175.00
					\$5175.00
63. Tc	otal of all property on	Schedule A/B. Add line 55 + line 62			

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Fill in this information to identify your case:							
Debtor 1	Richard	Α	Tate				
	First Name	Middle Name	Last Name	_			
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois				
			(State)				
Case number (If known)							

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Clair	m as Exempt		
1.	Which set of exemptions are you claim	ing? Check one only, ev	ren if your spouse is filing with you.	
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)	
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: Honda Civic, 1997, 1997 Honda Civic Line from Schedule A/B: 03	\$1,625.00	\$1,075.00; \$550.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Brief description: Honda CRV EX, 2002, 2002 Honda CRV EX Line from Schedule A/B: 03	\$1,325.00	\$1,325.00; \$0.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?	

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Debtor 1 Richard Tate Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$0.00 description: **✓** \$0 Checking account, 100% of fair market value, up to any **Chase Checking** applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(b) Brief \$325.00 description: **V** \$325.00 Stocks 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 18 735 ILCS 5/12-1001(b) Brief \$600.00 description: \$600.00 Living Room Set, Dining 100% of fair market value, up to any Room Set, Bedroom Set applicable statutory limit Line from Schedule A/B: 06 735 ILCS 5/12-1001(b) Brief \$1,000.00 description: \$1,000.00 TVs, Cell Phone, Laptop, 100% of fair market value, up to any **Tablet** applicable statutory limit Line from 07 Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$300.00 description: \$300.00 **Used Clothing**

100% of fair market value, up to any

applicable statutory limit

Line from

Schedule A/B:

11

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		_				
Fill in this info	rmation to identify your c	ase:				
Debtor 1	Richard	Α	Tate			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						
Official	Form 106D			J		Check if this is an amended filing
Schedi	ule D: Credit	ors Who Hav	ve Claims Secure	ed by Prop	erty	12/15
more space is			e are filing together, both are equals ober the entries, and attach it to t			
1. Do any	creditors have claims	secured by your propert	ty?			
✓ No.	Check this box and sub	mit this form to the court v	vith your other schedules. You hav	e nothing else to repo	ort on this form.	
Yes.	. Fill in all of the information	on below.				
Part 1: List	All Secured Claims					
			ed claim, list the creditor separately	Column A	Column B	Column C
		ditor has a particular claim, alphabetical order according	list the other creditors in Part 2. As g to the creditor's name.	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports	Unsecured portion

this claim

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Fill i	n this inforr	nation to identify your c	ase:			
Deb	tor 1	Richard	A Middle Ness s	Tate		
D.1.	10	First Name	Middle Name	Last Name		
	tor 2 use, if filing)	First Name	Middle Name	Last Name	_	
Unit	ed States B	ankruptcy Court for the:	Northern	District of Illinois (State)		
Case (If knd	e number own)			(2.33.2)		
Off	icial Fo	orm 106E/F				Check if this is an amended filing
Sc	hedu	ıle E/F: Cre	editors Who	Have Unsec	ured Claims	12/15
other Form clain the e know	r party to a 106A/B) a ns that are intries in th n).	any executory contracts and on Schedule G: Exe listed in Schedule D: C he boxes on the left. At	s or unexpired leases that cutory Contracts and Une creditors Who Hold Claims tach the Continuation Pa	t could result in a claim. Al expired Leases (Official Foi s Secured by Property. If m	so list executory contracts or m 106G). Do not include an ore space is needed, copy the	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Par	ER LIST	All of Your PRIORIT	Y Unsecured Claims			
1.		editors have priority ur Go to Part 2.	secured claims against y	ou?		
2.	List all of listed, iden	tify what type of claim it		ty and nonpriority amounts, I	ist that claim here and show b	orately for each claim. For each claim oth priority and nonpriority amounts.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debtor 1 Richard Tate Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** City of Chicago - Parking and red Light Tickets 4.1 \$5,500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Department of Revenue - PO Box 88292 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Parking & Red Light Tickets Is the claim subject to offset? Yes CREDIT ONE BANK NA \$700.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 98875 When was the debt incurred? 6/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 89193 LAS VEGAS Nevada City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ CreditCard Is the claim subject to offset? **✓** No Yes DEPT OF EDUCATION/NELN 4.3 \$0.00 Last 4 digits of account number 8265 Nonpriority Creditor's Name When was the debt incurred? 10/2013 121 S 13TH ST Number As of the date you file, the claim is: Check all that apply. Contingent LINCOLN 68508 Nebraska Unliquidated City State Zip Code Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes

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Tate Debtor 1 Richard Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** DEPT OF EDUCATION/NELN 4.4 \$0.00 Last 4 digits of account number 8365 Nonpriority Creditor's Name When was the debt incurred? 10/2013 121 S 13TH ST Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes JH PORTFOLIO DEBT EQUI \$1,045.00 Last 4 digits of account number 5245 Nonpriority Creditor's Name 5757 PHÁNTOM DR STE 225 When was the debt incurred? 2/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent HAZELWOOD Missouri 63042 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _____001 UnknownLoanType Is the claim subject to offset? **✓** No Yes LVNV FUNDING LLC 4.6 \$675.00 Last 4 digits of account number _ Nonpriority Creditor's Name P.O. Box 52815 When was the debt incurred? 2/2017 Number As of the date you file, the claim is: Check all that apply. c/o Jeremy T. McCullough Aldridge Pite Haan, LLP Contingent 30355 Atlanta Georgia Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

No Yes

Is the claim subject to offset?

Other. Specify

001 UnknownLoanType

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Debtor 1 Richard Tate Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 RMS-RECOVERY MANAGEMEN \$19,786.00 Last 4 digits of account number 9477 Nonpriority Creditor's Name When was the debt incurred? 6/2017 4200 CANTERA DR STE 211 Number Street As of the date you file, the claim is: Check all that apply. Contingent WARRENVILLE Illinois 60555 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: TRIBECA **✓** No Other. Specify FLASHPOINT COLLEGE Yes RMS-RECOVERY MANAGEMEN \$11,683.00 Last 4 digits of account number 9459 Nonpriority Creditor's Name 4200 CANTERA DR STE 211 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent WARRENVILLE Illinois 60555 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: TRIBECA **✓** No Other. Specify FLASHPOINT COLLEGE Yes SOURCE RECEIVABLES MNG 4.9 \$854.00 Last 4 digits of account number Nonpriority Creditor's Name 4615 DUNDAS DR STE 102 When was the debt incurred? 4/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent **GREENSBORO** North Carolina 27407 Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt

No Yes

Is the claim subject to offset?

debts

001 Collection; Collecting for

Other. Specify ORIGINAL CREDITOR: SPRINT

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Tate Debtor 1 Richard Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 SYNCB/WALMART \$523.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 6/2016 Po Box 530927 Number Street As of the date you file, the claim is: Check all that apply. Contingent Atlanta Georgia 30353 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes 4.11 **TUITIONOPTS** \$0.00 Last 4 digits of account number 5283 Nonpriority Creditor's Name PO BOX 387 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent MARLTON 08053 New Jersey Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes U S DEPT OF ED/GSL/ATL 4.12 \$3,861.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 10/2013 Number As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

Yes

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Debtor 1	Richard First Name	A Middle Name	Tate Last Name	Case number (if known)	
Part 2:	Your NONPRIORITY Uns	ecured Claims - Cont	inuation Pag	je	
P	After listing any entries on this	s page, number them beg	jinning with 4.	5, followed by 4.6, and so forth.	Total claim
N E	J S DEPT OF ED/GSL/ATL Jonpriority Creditor's Name PO BOX 2287 Jumber Street		WI	st 4 digits of account number 6715 nen was the debt incurred? 10/2013 of the date you file, the claim is: Check all that apply.	\$2,306.00
V E E E	ATLANTA George City State Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this claim relates as the claim subject to offset? No Yes	Zip Code one.		Contingent Unliquidated Disputed pe of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	

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otor 1	Richard		A	Tate	Case number (if known)					
	First Name		Middle Name	Last Name						
t 3:	List Others	to Be Notified A	About a Debt Tha	t You Already List	sted					
colle	ection agency ection agency	is trying to colle here. Similarly, i	ct from you for a de f you have more th	ebt you owe to some an one creditor for a	y, for a debt that you already listed in Parts 1 or 2. For example, if a eone else, list the original creditor in Parts 1 or 2, then list the any of the debts that you listed in Parts 1 or 2, list the additional y debts in Parts 1 or 2, do not fill out or submit this page.					
HAF	RRIS & HARRIS	LTD		On which en	ntry in Part 1 or Part 2 did you list the original creditor?					
111	W JACKSON I	BLVD S-400		Line 4.1	of (Check Part 1: Creditors with Priority Unsecured Claims					
Nun	umber Street			one): Part 2: Creditors with Nonpriority Unsecured Claims						
CHI	CAGO	Illinois	60604	Last 4 digits	Last 4 digits of account number					
City		State	Zip Code							
Secr	retary of State			On which en	ntry in Part 1 or Part 2 did you list the original creditor?					
270	2701 South Dirken Parkway		Line 4.1	of (Check Part 1: Creditors with Priority Unsecured Claims						
Nun	nber Street				one): Part 2: Creditors with Nonpriority Unsecured Claims					
Spri	ngfield	Illinois	62723	Last 4 digits	s of account number					
City		State	Zip Code							

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Debtor 1 Richard Tate Case number (if known) Middle Name First Name Last Name Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$6,167.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00

\$40,766.00

\$46,933.00

6h. Debts to pension or profit-sharing plans, and other similar

6i. Other. Add all other nonpriority unsecured claims. Write

that amount here.

6j. Total. Add lines 6f through 6i.

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Richard	Α	Tate	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Sankruptcy Court for the:	Northern	District of Illinois	
Coop number			(State)	
Case number				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			cameric raige	
Fill in this info	rmation to identify your ca	ase:		
Debtor 1	Richard	Α	Tate	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	_
United States	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number (If known)				
Official	Form 106H			Check if this is an amended filing
Schedul	le H: Your Cod	ebtors		12/15
filing together the entries in known). Answ	r, both are equally respor the boxes on the left. Att er every question.	sible for supplying corre ach the Additional Page	ct information. If more spa	omplete and accurate as possible. If two married people are ace is needed, copy the Additional Page, fill it out, and number f any Additional Pages, write your name and case number (if
I. Do you		you are ming a joint case, t	do not list eliner spouse as a	codebiol.)

1.	Do you have any	codebtors? (If you are filing a jo	int case, do not list either spo	use as a codebtor.)
	☐ No				
	✓ Yes				
2.		years, have you lived in a com ouisiana, Nevada, New Mexico,		- '	nity property states and territories include Arizona, .)
	No. Go to lin	e 3.			
	Yes. Did you	ır spouse, former spouse, or le	əgal equivalent live with you	at the time?	
	No No				
	Yes. In v	which community state or terri	tory did you live?	Fill in t	he name and current address of that person.
	Name of	your spouse, former spouse, or	legal equivalent		
					
	Number	Street			
	City		State Z	ip Code	
3.	again as a codeb	tor only if that person is a gua	rantor or cosigner. Make s	ure you have liste	use is filing with you. List the person shown in line 2 of the creditor on Schedule D (Official Form 106D), Schedule E/F, or Schedule G to fill out Column 2.
	Column 1: Your c	odebtor		Colu	umn 2: The creditor to whom you owe the debt
				Che	ck all schedules that apply:
3.1	Najar-Mott, Lalania				Schedule D, line
	Name			ᆜ	, <u>———</u>
	5150	S. Luna		~	Schedule E/F, line4.1
	Number Ctree	i de la companya de			
	Number Street Chicago	t Illinois	60638		Schedule G, line

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		50	333110	. ago c			
Fill in this	information to identify	your case:					
Debtor 1	Richard	А	Tate				
-	First Name	Middle Name	Last N	lame	— Ch	neck if this is:	
Debtor 2	ing) First Name	Middle Name	Last N	lomo	— I г	An amended filing	
						A supplement showing p	ost-petition chapter 13
United State the: Case numb	es Bankruptcy Court for	Northern	District of III (S	inois State)	_	expenses as of the follow	
(If known)						MM / DD / YYYY	
Officia	l Form 106I						
Sched	ule I: Your In	come					12/15
spouse. If r number (if		, attach a separate she y question.				o not include informatio itional pages, write you	-
	our employment		Debtor 1	1		Debtor 2	
informa		Employment status	✓ Emplo	oved		Employed	
	ave more than one job, separate page with			mployed		Not Employed	
informa employe	tion about additional ers.	Occupation	Self-emplo	oyment			
	part time, seasonal, or ployed work.	Employer's name					
	ition may include student	Employer's address					
	emaker, if it applies.		Number St	reet		Number Street	
			City		State Zip Code	City	State Zip Code
		How long employed there?					
Part 2: 0	Give Details About N	Monthly Income					
spouse un	less you are separated.	e more than one employer	-			, write \$0 in the space. Incl	
				F	or Debtor 1	For Debtor 2 or non-filing spouse	
		ary, and commissions (before, calculate what the monthly		2.	\$0.00		-
3. Estim	ate and list monthly over	rtime pay.		3	+ \$0.00		<u>- </u>
4. Calcu	ılate gross income. Add li	ine 2 + line 3.		4.	\$0.00		_

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\$800.12
\$0.00
\$800.12
ned ly income
1.1

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Debtor 1Richard A		Tate	Tate		Case number (if			
First Name	Middle Name	Last	t Name		known)			-
Official Form 106I. Addi	tional page.							
8a.Net income from rental proper	ty and from operating a	business, p	profession, o	r farm				
8a.1 Door Dash		Debtor 1	Debtor 2					
Gross receipts (before all deducti	ons)	\$440.95						
Ordinary and necessary operating	g expenses	-\$40.83						
Not monthly income from a busin	noon profossion or form	¢400 10		Copy	¢400 10			

Official Form 106l Schedule I: Your Income page 3

	Case 16	9-00201		ocument	Page 36 of 6	06/16 15.27.21 9	Desc Main	
Fill in this infor	mation to identi	y your case:						
Debtor 1	Richard First Name		A Middle Name	Tate Last Nam	e			
Debtor 2 (Spouse, if filing)	First Name		Middle Name	Last Nam		Check if this is: An amended filir	ng	
United States E	Bankruptcy Court	for the: No	rthern	District of Illino (State			nowing post-petition chapt the following date:	er 13
Case number (If known)				`	, 	MM / DD / YYYY	·	
Official	Form 10	<u> 165</u>						
Schedul	e J: Your	Expens	ses					12/1
Part 1: Desc 1. Is this a joi No. Go	wer every quest cribe Your Ho nt case? to to line 2 oes Debtor 2 liv	e in a separa					ame and case number	
Do not list D Debtor 2.	•	Yes. Fil	I out this information ependent	for Dependent's Debtor 1 or	s relationship to Debtor 2	Dependent's age	Does dependent live with you?	
	-	✓ No Yes						
Part 2: Estin	mate Your On	going Mon	thly Expenses					
Estimate your	r expenses as of	your bankru	ptcy filing date unle	ess you are using	this form as a supp	lement in a Chapter 1	3 case to report	

expenses as of a date after the bankruptoy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4.	4.	\$400.00
If not included in line 4:		
4a. Real estate taxes	4a	\$0.00
4b. Property, homeowner's, or renter's insurance	4b.	\$0.00
4c. Home maintenance, repair, and upkeep expenses	4c.	\$0.00
4d. Homeowner's association or condominium dues	4d.	\$0.00

Your expenses

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Debtor 1 Richard A Tate Case number (if known)
First Name Middle Name Last Name

First Name	Mildule Name Last Name		
			Your expenses
5. Additional mortgage payme	nts for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	as	6a.	\$0.00
6b. Water, sewer, garbage co	llection	6b.	\$0.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services	6c.	\$30.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	pplies	7.	\$75.00
8. Childcare and children's ed	ucation costs	8.	\$0.00
9. Clothing, laundry, and dry c	leaning	9.	\$10.00
10. Personal care products an	d services	10.	\$10.00
11. Medical and dental expens	ses	11.	\$0.00
12. Transportation. Include gas Do not include car payments		12.	\$100.00
13. Entertainment, clubs, recr	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	nd religious donations	14.	\$0.00
15. Insurance. Do not include insurance dec	ucted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$25.00
15d. Other insurance. Specify	<u> </u>	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payme	ents:	10	
17a. Car payments for Vehicle		17a	\$0.00
17b. Car payments for Vehicl	e 2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	maintenance, and support that you did not report as deducted from		\$0.00
	lle I, Your Income (Official Form 106I).	18.	
, , ,	to support others who do not live with you.		
Specify:	and the standard in times A out of this forms on an Only shall be Very because	19.	\$0.00
20a. Mortgages on other pro	es not included in lines 4 or 5 of this form or on Schedule I: Your Income.	200	£0.00
20b. Real estate taxes.		20a 20b	\$0.00 \$0.00
20c. Property, homeowner's,	or renter's insurance		
20d. Maintenance, repair, and		20c 20d	\$0.00 \$0.00
20e. Homeowner's association			
200. Homoowner a association	ni oi oondoniinium duoo	20e	\$0.00

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Debtor 1 Richard	Α	Tate	Case number (if known)	
First Name	Middle Name	Last Name		
21. Other. Specify:			21	\$0.00
22. Calculate your monthly	•			\$650.00
22a. Add lines 4 through				\$0.00
22b. Copy line 22 (month		\$650.00		
22c. Add line 22a and 22	b. The result is your monthly exp	enses.	22.	
23. Calculate your monthly	net income.			
23a. Copy line 12 (your c	ombined monthly income) from	Schedule I.	23a	\$800.12
23b. Copy your monthly	expenses from line 22 above.		23b	\$650.00
	ly expenses from your monthly	ncome.		\$150.12
The result is your m	onthly net income.		23c	
mortgage payment to inc No Yes Explain her	ect to finish paying for your car crease or decrease because of a re- e: es with family and contributes to	modification to the terms of		

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Fill in this information to identify your case:								
Debtor 1	Richard	Α	Tate					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States Bankruptcy Court for the:		Northern	District of Illinois (State)					
Case number								

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Richard Tate	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 1/8/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

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FIII III UI	is iniori	nation to identify your	cace.				
Debtor 1		Richard First Name	A Middle	Tate Name Last Nam	е		
Debtor 2 (Spouse, i		First Name	Middle	Name Last Nam	<u>e</u>		
United S	States B	ankruptcy Court for the	: Northern	District of Illino			
Case nu	ımber			(Stat	e)		
,							Check if this is
Offic	cial	Form 107					amended filing
State	emei	nt of Financi	al Affairs f	for Individuals	Filing for Banl	kruptcy	04
				narried people are filing parate sheet to this form			
number	(if kno	own). Answer every	question.				
Part 1:	Give	Details About You	r Marital Status	s and Where You Lived	Before		
1. W	/hat is	your current marital s	status?				
1. VV							
Г. Т	Mar						
	Mar						
	Mar Not	ried married	you lived anywher	re other than where you liv	ve now?		
2. D	Mar Not	ried married	you lived anywher	re other than where you liv	ve now?		
2. D	Mar Not uring to	ried married he last 3 years, have	•	re other than where you liv st 3 years. Do not include v			
2. D	Mar Not uring the No Yes.	ried married he last 3 years, have List all of the places	•	st 3 years. Do not include v			
2. D	Mar Not uring the No Yes.	ried married he last 3 years, have	•	·			Dates Debtor 2 lived there
2. D	Mar Not uring the No Yes.	ried married he last 3 years, have List all of the places	•	st 3 years. Do not include v	where you live now.		
2. D	Mar Not uring the No Yes.	ried married he last 3 years, have List all of the places	•	st 3 years. Do not include v	where you live now. Debtor 2:		there
2. D	Mar Not uring the No Yes.	ried married he last 3 years, have List all of the places	•	st 3 years. Do not include to Dates Debtor 1 lived there	where you live now. Debtor 2:		Same as Debtor 1 From
2. D	Mar Not uring the No Yes.	ried married he last 3 years, have List all of the places tor 1:	•	st 3 years. Do not include v Dates Debtor 1 lived there	where you live now. Debtor 2: Same as Debtor 1		Same as Debtor 1
2. D	Mar Not uring the No Yes.	ried married he last 3 years, have List all of the places tor 1:	•	st 3 years. Do not include to Dates Debtor 1 lived there	where you live now. Debtor 2: Same as Debtor 1	e Zip Code	Same as Debtor 1 From
2. D	Maring the Notes of N	ried married he last 3 years, have List all of the places tor 1:	you lived in the las	st 3 years. Do not include to Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street	e Zip Code	Same as Debtor 1 From
2. D	Maring the Notes of N	ried married he last 3 years, have List all of the places tor 1:	you lived in the las	Dates Debtor 1 lived there From To	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	e Zip Code	there Same as Debtor 1 From To Same as Debtor 1
2. D	Maring the Notes of N	ried married he last 3 years, have List all of the places tor 1:	you lived in the las	st 3 years. Do not include to Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street City State	e Zip Code	Same as Debtor 1 From To
2. D	Maring the Notes of N	ried married he last 3 years, have List all of the places tor 1:	you lived in the las	St 3 years. Do not include to there From To	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	e Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From

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Deb	tor 1	Richard A	Tate		umber (if known)		
		First Name Middle	e Name Last Nar	me			
Part	2:	Explain the Sources of Your Inc	come				
4.	Fill i	you have any income from employm n the total amount of income you receivities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all busi	nesses, including part-time		rs?	
			Debtor 1		Debtor 2		
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$350.00	Wages, commissions, bonuses, tips Operating a business		
		or last calendar year: anuary 1 to December 31, 2017) YYYY	Wages, commissions, bonuses, tips Operating a business	\$8000.00	Wages, commissions, bonuses, tips Operating a business		
		or the calendar year before that: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$1000.00	Wages, commissions, bonuses, tips Operating a business		
1	nclu oubl filing	you receive any other income during the income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Examples of come; interest; dividends; m you received together, list it	of other income are alimony; oney collected from lawsuits; only once under Debtor 1.	royalties; and gambling and lott	· ·	
			Debtor 1		Debtor 2		
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	
		rom January 1 of current year until he date you filed for bankruptcy:					
		or last calendar year: January 1 to December 31, 2017) YYYY					
		or the calendar year before that: January 1 to December 31, 2016) YYYY	. ———				

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Debtor 1 Richard Tate Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	Richard		Α	Tate		Case number (if known)
	First Name		Middle Name	Last	Name		
nsi orp ge	ders include your porations of whic	relatives; and the relatives; and the relatives; and the relatives and the relatives and the relatives; and	ny general partners n officer, director, p ess you operate as	; relatives of any g person in control, o	eneral partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
_	No						
=	Yes. List all pay	ments to a	n insider				
~	700. Elot all pa		ar inologor.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	reason for this payment
	Nieto, Edwin				\$500.00	\$0.00	Medical Bills
	Insider's Name		-		***************************************	*	
	2746 S. Tripp						
	Number Street		-				
	Ohlasa	100 a a f a					
	Chicago City	Illinois State	60623 Zip Code				
-		Ciaio	Zip Code		ФСОО СС	Ф0.00	Medical Bills
	., Antonio Insider's Name				\$600.00	\$0.00	IVICUIÇAI DIIIS
	3021 S. Kolin						
	Number Street						
	Maniper Street						
	Chicago	Illinois	60623				
	City	State	Zip Code				
Inclu	ude payments on No	_	ranteed or cosigned	·	Total amount paid	Amount you still owe	Reason for this payment
							Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	Transpor Olicet						
	City		Zip Code				

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Debtor 1 Richard Tate Case number (if known) Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Richard First Name	A Middle Name	Tate Last Name	Case number (if known)	
11.	Within 90 days before yo	ou filed for bankruptcy, dic	l any creditor, including a b	pank or financial institution, set off any amo	unts from your
	accounts or refuse to ma	ake a payment because y	ou owed a debt?		
	No Sill in the adataile	_			
	Yes. Fill in the details	5.	Describe the setting th	Data action	A
			Describe the action the	e creditor took Date action was taken	Amount
	Creditor's Name				
	Number Street				
			Last 4 digits of account	number: XXXX-	
	City St	ate Zip Code	•		
12.		filed for bankruptcy, was stodian, or another officia		possession of an assignee for the benefit of	creditors, a court-
	✓ No				
	Yes				
Part	5: List Certain Gifts a	and Contributions			
13.	Within 2 years before yo	ou filed for bankruptcy, die	l you give any gifts with a t	otal value of more than \$600 per person?	
10.		ou med for bunktuptoy, and	a you give unly gires with a c	otal value of more than \$600 per person.	
	✓ No ☐ Yes. Fill in the detail	ls for each gift			
	_	lue of more than \$600	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You	Gave the Gift	-		_
			-		
	Number Street		-		
	City St	ate Zip Code	-		
	Person's relationship	to you			
		-			
	Person to Whom You	Gave the Gift	-		
	_				
	Number Street		-		
	City St	ate Zip Code	-		
	Person's relationship t	to you			

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ebtor 1	Richard	Α	Tate	Case number (if know	vn)	
	First Name	Middle Name	Last Name		_	
. Wi	thin 2 years before you f	filed for bankruptcy, di	d you give any gifts or contribu	itions with a total value	of more than \$600	to any charity?
✓	N o					
<u></u>	ı		P			
	Yes. Fill in the details fo	or each gift or contribu	ition.			
	Gifts or contributions	to charities	Describe what you contr	ibuted	Date you	Value
	that total more than \$	600			contributed	
	Charity's Name		_			
	Orianty 3 Name					
			_			
	Number Street		_			
	Number Street					
	City State	e Zip Code	_			
	Oity	c 21p 000c				
rt 6:	List Certain Losses					
	No Yes. Fill in the details. Describe the property how the loss occurred		Describe any insurance Include the amount that in		Date of your loss	Value of property
	now the loss cocurred	•	pending insurance claims (A/B: Property.		1003	1031
						-
+ 7.	List Certain Paymen	nte or Transfere				
	No		or credit counseling agencies for			
✓	Yes. Fill in the details.					
			Description and value of transferred	any property	Date payment or transfer was made	Amount of payment
	Commod Law Elm		All			¢400.00
	Semrad Law Firm Person Who Was Paid		Attorney's Fee - 400.00		1/8/2018	\$400.00
	11101 S. Western Aven					
	Number Street	ue	_			
	Number Street					
			_			
	Chicago Illino	ois 60643				
	City State		_			
		·				
	Email or website address	s				
	Danaga Wila - Marata II - 5	Davins and M. M. L. M	_			
	Person Who Made the F					
		ayment, ii Not Tou				
	Person Who Was Paid	ayment, ii Not Tou	_			
	reison will was raid	ayment, ii Not Tou	_			
		ayment, ii Not Tou	_			
	Number Street	ayment, ii Not Tou	_			
		ayment, ii Not Tou	_ _ _			
	Number Street		- - -			
	Number Street City State	e Zip Code	- - -			
	Number Street	e Zip Code	- - - -			
	Number Street City State	e Zip Code	- - - -			

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Debtor		A	Tate	Case number (if known)		
	First Name	Middle Name	Last Name			
h	Within 1 year before you filed for be nelp you deal with your creditors on not include any payment or transf	r to make paym		ehalf pay or transfer any p	oroperty to anyon	e who promised to
	✓ No Yes. Fill in the details.					
			Description and value of any pr transferred	pay	ment or nsfer was	ount of payment
	Person Who Was Paid		-	_		
	Number Street		- -			
	City State	Zip Code	-			
ti Ir	he ordinary course of your busines	ss or financial a ansfers made as	security (such as the granting of a secu			-
	_		Description and value of proper transferred	Describe any prop payments receive in exchange		Date transfer was made
	Person Who Received Transfer		-			
	Number Street					
	City State Person's relationship to you	Zip Code	-			
	Person Who Received Transfer		-			
	Number Street					
	City State Person's relationship to you	Zip Code				
b	Within 10 years before you filed for peneficiary? These are often called asset-protection		d you transfer any property to a self	-settled trust or similar d	evice of which yo	u are a
	Yes. Fill in the details.		Description and value of the p	roperty transferred		Date transfer was made
	Name of trust					

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Debtor 1 Richard Tate Case number (if known) First Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Deb ¹		Richard A		ate	Case	e number (if known)	
		First Name Middle Name	L	ast Name			
Part	9:	Identify Property You Hold or Control 1	for Someor	e Else			
		, in the second					
23.	Do v	you hold or control any property that someo	ne else owns	? Include anv	property you be	orrowed from, are storing for, or hold in	trust for
		neone.				3 . ,	
	$\overline{\mathbf{V}}$	No					
	П	Yes. Fill in the details.					
	_		Whore is t	he property?		Describe the contents	Value
			Wilele is t	ne property:		Describe the contents	Value
		Owner's Name	NumberStr	oot			
		Owner's Name	Numbersu	eet			
		Number Street					
		Number Street					
			City	Ctoto	Zin Codo		
			City	State	Zip Code		
		City State Zip Code					
		City Ctate Zip Code					
Part	10:	Give Details About Environmental Info	ormation				
For	the p	urpose of Part 10, the following definitions appl	ly:				
				1			
		invironmental law means any federal, state, or local		-			
		azardous or toxic substances, wastes, or materia cluding statutes or regulations controlling the cl					
		oldaring statutes of regulations controlling the or	icarrap or tires	c substances,	wastes, or materi	iui.	
		ite means any location, facility, or property as de		ny environmen	tal law, whether y	you now own, operate, or utilize it	
	10	r used to own, operate, or utilize it, including dis	sposal sites.				
	■ <i>H</i>	lazardous material means anything an environme	ental law defin	es as a hazard	ous waste. hazar	rdous substance.	
		oxic substance, hazardous material, pollutant, co					
_							
кер	ort all	I notices, releases, and proceedings that you kn	ow about, reg	ardiess of whe	en they occurred.		
24.	Has	any governmental unit notified you that you	ı may be liab	le or potentia	lly liable under	or in violation of an environmental law?	•
		NI.					
	✓	No					
		Yes. Fill in the details.					
			Governme	ntal unit		Environmental law, if you know it	Date of
							notice
		Name of site	Governmer	ntal unit			-
		Number Street	NumberStr	eet			
			City	State	Zip Code		
		City State Zip Code					
				_			
25.	Hav	e you notified any governmental unit of any	release of ha	zardous mate	erial?		
		No					
	$\mathbf{\underline{\vee}}$						
		Yes. Fill in the details.					
			Governme	ntal unit		Environmental law, if you know it	Date of
							notice
		Name of site	Governmer	ntal unit	-		
			-				
		Number Street	NumberStr	eet			
			City	State	Zip Code		
		City State Zip Code					

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Debt		Richard		A	T	ate	Case	e number <i>(ii</i>	known)		
		First Name		Middle Name	Lá	ast Name					
26.	Hav	e you been a part	y in any judic	ial or administ	rative proce	eding under	any environmen	tal law? In	clude settler	nents and ord	ers.
	П	Yes. Fill in the det	tails.								
	_				Court or a	gency		Nature (of the case		Status of the case
		Case title									Pending
					Court Name						On appeal
		Case number			NumberStre	et					Concluded
		1			City	State	Zip Code				
Part	11:	Give Details Al	oout Your E	Business or C	onnection	s to Any Bu	siness				
27.	With	nin 4 years before	you filed for	bankruptcy, di	d you own a	business or	have any of the f	following c	onnections t	o any business	s?
		A member of A partner in a	f a limited liab a partnership	ility company (LLC) or limit	ted liability pa	r activity, either fu artnership (LLP)	ull-time or p	oart-time		
		_		f the voting or	-		ooration				
		_									
		No. None of the a				fa la la					
	Ш	Yes. Check all that	at apply abov	e and till in the							
					Desc	ribe the natu	re of the busine	SS			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			— Nam	e of account	ant or bookkeep	er	Dates busi	ness existed	
		City	State	Zip Code	_				From	To	
					Desc	ribe the natu	re of the busine	SS			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		0.1	01-1-	7' - 0 - 1	Nam	e of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	
					Desc	ribe the natu	re of the busine	ss			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		0''	01.		Nam	e of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	

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Debto	or 1 Richard	Α	Tate	Case number (if known)
	First Name	Middle Name	Last Name	
	creditors, or other par	ties.	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	Yes. Fill in the det	ails below.		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street		<u> </u>	
	City	State Zip Code	<u> </u>	
	City	State Zip Code		
Part '	12: Sign Below			
tr	ue and correct. I unde bankruptcy case can	erstand that making a false st	atement, concealing proper	ents, and I declare under penalty of perjury that the answers are try, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		ure of Debtor 1		Signature of Debtor 2
	Date	1/8/2018		Date
□	id you attach addition No Yes id you pay or agree to	al pages to Your Statement o		duals Filing for Bankruptcy (Official Form 107)? pankruptcy forms? Attach the Bankruptcy Petition Preparer's Notice,
L	Yes. Name of persor	ı		Attach the Bankrupicy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Distr	ict of Illinois	
In re	Richard A Tate		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY F	OR DEBTOR
1.	 Pursuant to 11 U.S.C. § 329(a) and I compensation paid to me within one rendered or to be rendered on behalf 	year before the filing of the	petition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to a	ccept		\$4,000.00
	Prior to the filing of this statement I	nave received		\$400.00
	Balance Due			\$3,600.00
2.	. The source of the compensation paid	d to me was:		
	Debtor	Other (specify)	
3.	. The source of the compensation paid	d to me is:		
	Debtor	Other (specify)	
4.	. I have not agreed to share the abmembers and associates of my l	oove-disclosed compensational aw firm.	on with any other person unless the	ey are
		v firm. A copy of the agreem	vith a other person or persons who a nent, together with a list of the name	
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, includes a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a pankruptcy;				· ·
	b. Preparation and filing of any	petition, schedules, stateme	ents of affairs and plan which may b	pe required;
	c. Representation of the debtor	at the meeting of creditors	and confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings a	nd other contested bankruptcy mat	ters;
6.	. By agreement with the debtor(s), the	above-disclosed fee does n	not include the following services:	
		CERTIFIC	CATION	
	I certify that the foregoing is a comple tor(s) in this bankruptcy proceedings.	te statement of any agreeme	ent or arrangement for payment to r	ne for representation of the
	1/8/2018		/s/ Alicia Haro	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
\$75		administrative fee
+ \$15		trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee	
+	\$550	administrative fee	
	\$1,717	total fee	

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Tate, Richard A	Case No.	Case No.		
Debtor(s)				
	Chapter.	Chapter13		
VERIFIC	CATION OF CREDITOR MAT	TRIX		
e above named Debtors hereby verif	y that the attached list of creditors is to	rue and correct to the best of their		
1/8/2018	/s/ Tate, Richard Tate, Richard A Signature of De			
	Debtor(s) VERIFIC above named Debtors hereby verify	Debtor(s) Chapter. VERIFICATION OF CREDITOR MA a above named Debtors hereby verify that the attached list of creditors is to the state of the sta		

RMS-RECOVERY MANAGEMEN 4200 CANTERA DR STE 211 WARRENVILLE, IL, 60555

JH PORTFOLIO DEBT EQUI 5757 PHANTOM DR STE 225 HAZELWOOD, MO, 63042

SOURCE RECEIVABLES MNG 4615 DUNDAS DR STE 102 GREENSBORO, NC, 27407

LVNV FUNDING LLC PO Box 10587 Greenville, SC, 29603

SYNCB/WALMART Po Box 530927 Atlanta, GA, 30353

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA, GA, 30301

DEPT OF EDUCATION/NELN 121 S 13TH ST LINCOLN, NE, 68508

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV, 89193

TUITIONOPTS PO BOX 387 MARLTON, NJ, 08053

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654 Case 18-00501 Doc 1 Filed 01/08/18 Entered 01/08/18 15:27:21 Desc Main Document Page 59 of 69

Secretary of State 2701 South Dirken Parkway Springfield, IL, 62723

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.



6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filling, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$61.76 for expenses, leaving a balance due of \$3,971.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Debtor(s)		Attorney for Debtor(s)	
			/s/ Alicia Haro	
/s/ Richa	ard Tate Klohowy			
Signed:	A / /	D. J.	popular a reference	
Date:	1/8/2018			

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Richard First Name		ate Case num	ber (if known)	
Part 6: Answer These Qu	estions for Reporting Purposes			
^{16.} What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 			
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fu		xempt property is excluded and administrative oursecured creditors?	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000	
^{19.} How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 millio \$10,000,001-\$50 millio \$50,000,001-\$100 millio \$100,000,001-\$500 m	on \$1,000,000,001-\$10 billion llion \$10,000,000,001-\$50 billion	
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 millio \$10,000,001-\$50 millio \$50,000,001-\$100 mil \$100,000,001-\$500 m	on \$1,000,000,001-\$10 billion llion \$10,000,000,001-\$50 billion	
Part 7: Sign Below				
·	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 10 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.			
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Richard Tate Signature of Debtor 1			
urskierns tit fessio N. Kerkelskirk frij top og his er blede og gagne grapet yn 1,5 kg yn 2 fessio er renns e Arbert	Executed on 1/8/2018 MM / DD /	Ex	ecuted onMM / DD / YYYY	

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Fill in this infor	mation to identify your	case:			
Debtor 1	Richard	Α	Tate		
	First Name	Middle Name	Last Name		
Debtor 2		***************************************			
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the	: Northern	District of Illinois		
Case number		,	(State)		
(if known)			······································		
Official	Form 106De	ec			Check if this is a amended filing
Declarat	ion About an	Individual Debt	tor's Schedules	5	12/1
				laking a false statement, concealing prop	• .
			e can result in fines up to	\$250,000, or imprisonment for up to 20 y	ears, or both. 18
U.S.C. 99 152,	1341, 1519, and 3571.				
Part 1: Sign	Rolow				
Halle H. Olgin	Delott				
Did you pa	ay or agree to pay som	eone who is NOT an attorn	ey to help you fill out ban	kruptcy forms?	
√ No	·	·		·	
Yes.	Name of person		Attach Bankruptcy i Signature (Official F	Petition Preparer's Notice, Declaration, and Form 119).	
		ire that I have read the sum	nmary and schedules filed	with this declaration and	
that they	are true and correct.	1 and	<u>*</u>		

Signature of Debtor 2

MM/DD/YYYY

N-T

Signature of Debtor 1

MM/DD/YYYY

Date 1/8/2018

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Debtor 1	Richard	A Middle Name	Tate Last Name	Case number (if known)
	First Name	Middle Name	Lastivame	er twentyer ar the transfer of the transfer or the transfer or the transfer of
	thin 2 years before editors, or other par		d you give a financial stater	nent to anyone about your business? Include all financial institutions,
Z Z	No Yes. Fill in the deta	ails below.		
L			Date issued	
	Name		MM/DD/YYYY	_
	Number Street			
	City	State Zip Code		
Part 12:	Sign Below			
true	and correct. I unde nkruptcy case can i	rstand that making a false	statement, concealing prop	ments, and I declare under penalty of perjury that the answers are serty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signatu	re of Debtor 1		Signature of Debtor 2
	Date 1	1/8/2018		Date
Did y	ou attach addition	al pages to Your Statement	t of Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
V	No			
	Yes			
Did y	ou pay or agree to	pay someone who is not ar	attorney to help you fill ou	t bankruptcy forms?
V	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Debtor(s)	Case No	
		Chapter.	Chapter13
	VERI	ICATION OF CREDITOR MAT	TRIX
Th knowledge		rify that the attached list of creditors is t	rue and correct to the best of their
Date:	1/8/2018	/s/ Tate, Richard	A Ruchard F
	A CONTRACTOR OF THE CONTRACTOR	Tate, Richard A Signature of De	

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Debt	or 1 Richard First Name	A Middle Name	Tate Last Name	Case number (if known)	
16.	Calculate the median f	amily income that applies to	you. Follow these ste	∌ps:	gijy sermenyakilinger orangeristik ari in kommon nagi isang a
	16a. Fill in the state in wi	nich you live.	Illinois		
	16b. Fill in the number of	f people in your household.	1		
	16c. Fill in the median family income for your state and size of				\$51,317.00
	household To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.				
17.	How do the lines compa	·			
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).				
	U.S.C. § 1325(Calculation of Disp	check box 2, Disposable income is determined under 11 cosable Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your Co	ommitment Period Under	11 U.S.C. §1325	(b)(4)	
18.	Copy your total average	monthly income from line 1	1.		\$800.12
19.	Deduct the marital adjustment if it applies. If you are maried, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.				
	19a. If the marital adjustment does not apply, fill in 0 on line 19a.				-\$0.00
	19b. Subtract line 19a from line 18.				\$800.12
20.	Calculate your current	rent monthly income for the year. Follow these steps:			
	20a. Copy line 19b.				\$800.12
	Multiply by 12 (the r	number of months in a year).			x 12
	20b. The result is your current monthly income for the year for this part of the form.				\$9,601.44
	20c. Copy the median family income for your state and size of household from line 16c.				\$51,317.00
21.	How do the lines compa	are?			
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.				
		n or equal to line 20c. Unless of o <i>eriod is 5 years.</i> Go to Part 4.	he court, on the top of page 1 of this form, check box		
Part 4: Sign Below					
By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.					
× /s/ Richard Tate XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX					
Signature of Debtor 1 Signature of Debtor 2					
Date 1/8/2018 Date MM/DD/YYYY					
If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.					